

**Claim Amendment under 37 C.F.R. §1.121**

Claim 1. (Currently amended) A binder sheet envelope, configured so that the binder sheet envelope is removably inserted into a binder and is made of a transparent material, with comprising:

a binding portion provided on a first side of the binder sheet envelope and  
a paper storing portion provided on a second side to store paper; wherein a band made of a transparent or opaque material is attached to a front or back surface of the envelope to hold the paper;

an upper horizontal band attached to an upper portion of the paper storing portion of the binder sheet, with left and right attachment lines vertically formed on left and right side edges of the upper horizontal band so as to keep an upper portion of the paper from loosening off the binder sheet; and

a lower horizontal band attached to a lower portion of the paper storing portion of the binder sheet, with left and right attachment lines vertically formed on left and right side edges of the lower horizontal band and a lower attachment line horizontally formed on a lower edge of the lower horizontal band so as to keep a lower portion of the paper from loosening off the binder sheet and falling downward through the lower horizontal band,

wherein the binder sheet exposes substantially large portions of the paper other than portions covered by the upper and lower horizontal bands and allows a user to write on the paper without taking the paper out of the binder sheet, and minimizes reflecting light from the binder sheet interfering viewing the paper.

Claim 2. (Canceled)

Claim 3. (Currently amended) The binder sheet envelope according to claim 1 [[2]], wherein further comprising a middle horizontal band (+0") is provided at a position between the upper horizontal band (+0) and the lower horizontal band (+0").

Claim 4. (Currently amended) A binder sheet, configured so that the binder sheet is removably inserted into a binder and is made of a transparent material, comprising:

a binding portion provided on a first side of the binder sheet;

a paper storing portion provided on a second side to store paper; and The binder envelope according to claim 1, wherein the band comprises

left and right vertical bands (30, 30'), each of the left and right vertical bands having a predetermined width and length, and being longitudinally attached to portions near left and right side edges of the front or back surface of the binder sheet envelope,

wherein the binder sheet exposes substantially large portions of the paper other than portions covered by the left and right vertical bands and allows a user to write on the paper without taking the paper out of the binder sheet, and minimizes reflecting light from the binder sheet interfering viewing the paper.

Claims 5-6. (Canceled)

Claim 7. (Currently amended) A binder sheet, configured so that the binder sheet is removably inserted into a binder and is made of a transparent material, comprising:

a binding portion provided on a first side of the binder sheet;

a paper storing portion provided on a second side to store paper; The binder envelope according to claim 1, wherein the band comprises:

an upper horizontal edge band (50) attached to an upper edge of the binder sheet envelope, with left and right attachment lines (60, 61) vertically formed on left and right side edges of the upper horizontal edge band so as to keep an upper edge of the paper from loosening off the binder sheet through a thermal adhesion method; and

a lower horizontal edge band (50') attached to a lower edge of the binder sheet envelope, with left and right attachment lines (60'-61') vertically formed on left and right side edges of the lower horizontal edge band, and a lower attachment line (62') formed on a lower edge of the lower horizontal edge band so as to keep a lower edge of the paper from loosening off the binder sheet and falling downward through the lower horizontal edge band through a thermal adhesion method,

wherein the binder sheet exposes substantially large portions of the paper other than portions covered by the upper and lower horizontal edge bands and allows a user to write on the paper without taking the paper out of the binder sheet, and minimizes reflecting light from the binder sheet interfering viewing the paper.

8. (Currently amended) The binder envelope according to claim 7 [[1]], wherein the upper and lower edge bands are band is colored.